

Certificate Number: 05781-NJ-DE-037533201

Bankruptcy Case Number: 18-24293



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 22, 2023, at 1:21 o'clock PM PDT, Shamsun Helaly completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: June 22, 2023 By: /s/Allison M Geving

Name: Allison M Geving

Title: President